





UNITED STATES DEPARTMENT OF COMMERCE U.S. Census Bureau

Office of the Director Washington, DC 20233-0001

A Message from the Chairman, Federal Deposit Insurance Corporation, and the Director, U.S. Census Bureau:

The Federal Deposit Insurance Corporation (FDIC) in collaboration with the U.S. Census Bureau has selected your financial institution to participate in the **2022 Small Business Lending Survey (SBLS 2022).** This survey is a comprehensive effort by the FDIC to understand bank lending to small businesses in the United States. Among other things, the survey addresses banks' small business lending loan processes and underwriting, markets and competition, volume of small business originations, as well as the use of financial technology and the response to the coronavirus pandemic. In 2021, the FDIC and the U.S. Census Bureau conducted extensive testing with banks to refine this survey and minimize the burden of the information collection on respondents.

Banks are uniquely poised to meet the credit needs of small businesses, which are an important component of the U.S. economy. Your institution's participation in the survey will provide valuable information to the FDIC, other policy makers, and the general public about the contribution of U.S. banks to small business lending. Your response is voluntary.

Authentication Code:

Due Date:

- 1. Register OR sign in at https://portal.census.gov
- 2. Add your authentication code.
- 3. **Report** by clicking on "REPORT NOW." You can return to your account over multiple sessions to complete the survey.

YOUR RESPONSE WILL BE KEPT STRICTLY CONFIDENTIAL. Information about the authority, confidentiality, and burden of this data collection can be found on the back of this letter.

For assistance with completing this survey, please sign into your Census Bureau account or call our customer help line at 1-844-868-3662, Monday through Friday, 8:00 a.m. to 4:30 p.m. Eastern time.

Thank you in advance for your time and participation, and for helping the U.S. Census Bureau measure America's people and economy.

Sincerely,

Martin J. Gruenberg Chairman

Federal Deposit Insurance Corporation

Robert L. Santos Director

Robert L Sentos

U.S. Census Bureau



OMB Number

This collection has been approved by the Office of Management and Budget (OMB). The eight-digit OMB approval number is 3064-0203 and appears in the top right corner of each reporting screen. Without this approval, we could not conduct this survey.

Authority and Confidentiality

The U.S. Census Bureau is conducting this survey on behalf of the FDIC as authorized by Title 13, United States Code, Section 8(b) and requests your voluntary assistance. The Census Bureau will protect the data and information collected from disclosure, in accordance with applicable law. The answers provided by your bank will be kept confidential and reported only in aggregated form. The Census Bureau will not publicly release your responses in a way that could identify your business, organization, or institution. Per the Federal Cybersecurity Enhancement Act of 2015, your data are protected from cybersecurity risks through screening of the systems that transmit your data.

Burden Estimate Statement

We estimate the Small Business Lending Survey will take 3.5 hours to complete for a bank with a Gross Annual Revenue less than \$1 billion and 6.5 hours to complete for a bank with a Gross Annual Revenue of \$1 billion or more. Factors such as bank size, complexity, and activity will affect your actual time to complete the survey. This estimate includes the time to review instructions, search existing data sources, gather and maintain the data needed, and complete and review the survey.